

eminence will get for one operation occupying only a few minutes, as much as another man gets for a year's salary. So with a great lawyer or engineer, they will earn in a day what would be an income for a year to those in the same profession. Experts are not paid by "time," like a drain digger. A race horse is more exhausted by a run of three or four miles, than an old "plug," by drawing a 'ad all day.

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**Insurance Clubs.  
A Doubtful  
Scheme.**

The formation of clubs by agents of life insurance companies, for the sale of life insurance policies, is a somewhat novel idea that seems to be catching. There is danger, however, that this will lead to rebating, and in fact we have before us the advertisement of the Life Insurance Club of Norfolk, Va., that offers to sell policies in either one of the New York giant companies at "one-half the usual premium charged individuals for the same policy." It is announced that the club is limited to 100 members, and that arrangements have been made whereby the hundred members can obtain policies from the above-named companies at fifty per cent. of the amount usually charged for premiums. There are no membership fees charged, but a definite promise is made to supply an ordinary twenty-payment life insurance policy for any amount at the cut rates indicated. No names are attached to this advertisement, but communications are to be addressed to the Life Insurance Club. How the agent is able to do this is not apparent. We agree with the "Spectator," in regarding this proposition as a clear case of rebating, but there is no indication that the companies named are parties to the transaction.

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**A Coal-Storing  
Hazard.**

The coal famine of last year in Chicago resulted in the storage of large quantities of soft coal in basements of apartment houses and other places, where it has ignited from spontaneous combustion in a number of instances, and the fire department is after the fire underwriters to take some action for the removal of the hazard. "Rough Notes" tells us of this hazard, but fails to advise us what to do in the circumstances. If we don't store coal, we are liable to be left without fuel in winter, and if we do store it, as prudence dictates, then we run the risk of having our worldly goods and possibly ourselves and families cremated. The dilemma is cruel—if it exists. But we may say with the old woman when first told of the crucifixion, "Well, it was a long time ago, and it was a long way off, so let's hope it isn't true!" Chicago is a long way off and is working up to be a modern Sodom, so its spontaneously igniting coal may be a foreshadowing of its coming fate, if it does not mend its ways.

**Hints to Agents,  
Good Advice.**

Methods of Work.—A good rule in life insurance canvassing is: "Never start out in the morning without having prepared a list of calls for the day." Prepare your list the previous night, if possible; it saves time. Then, too, it is a good thing not to separate the calls too widely, for that means a waste of time, energy and productiveness. Concentrate in everything, in debit, in energy, in solicitation; concentration is the application of the force—the spark of the energy behind it—a good debit properly located, concentrated with reference to locality, can be collected and canvassed with one-half the work and double the effectiveness of one scattered over a dozen parts of the city. Get all your business in one vicinity, if possible; it has another advantage in that it makes you better known—and wherever you are well known it is correspondingly easier to sell life insurance. This you can accomplish by systematizing your work in the start—in that way you build up a concentrated debit.

Agent's Capital.—Somebody has said that an agent's capital consists of his intelligence, his energy and his reputation. Perhaps if you added his persistence, you would probably cover the ground with sufficient accuracy. If that be true, then, the more capital he puts into his business the more certain will he be of success. A noted banker once made the statement that more persons in business failed from lack of sufficient capital to transact that business than from any other cause. If that statement be a true one, there is another reason why the agent should bring to his work all the energy, intelligence and persistence possible to put into it and maintain his own reputation of the highest, as a sort of insurance of the results of the three qualities. Certainly in no business is reputation more important than in that which deals so intimately with the home and the pocket-book as does life insurance, whether industrial or ordinary.

A Word About Persistency.—Persistency is the art, not of sticking to a thing alone, but of sticking to it long after everybody else has given it up. The time when success comes is when everybody else has lost heart—"gotten cold feet," as the speculator's term has it, and gone out because he didn't dare to stay in any longer. The man who waits and works wins out, when the others, tired of the struggle, have fallen by the wayside. There is no question but that a great many failures in this world would have turned out to be successes if those operating them could only have held out a little longer—or had the courage and faith to do. Persistency is the great jewel in the crown of success. How in the world can you ever beat the man who "does not know when he has been licked," and who keeps on working and waiting—until success simply has to come his way by very force of circumstances.